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the American tool-builders are described in a lucid, graphic style which catches and holds the attention. Little is said of the tool-makers of other nations, because, as the author states, practically all the creative work in tool building has been done in these two countries.

Owing to the fact that the history of tool building in America had never been written, the author has been under the necessity of using personal information to a large degree in compiling the latter part of the work. Perhaps to avoid a change in style, not only the chapters on American tool-builders, but the entire book is cast more or less in the form of a running anecdote. Throughout the work, however, the author has kept in mind the important lines of development in the machine tool industry. A few of the later chapters seem to leave the central theme, but this is no doubt because of the necessity of dealing with the American side of the subject as a series of developments in different geographic sections. As a whole, the book is a well-developed account of the work of the chief English and American tool-builders from 1775 to date.

The Farm Mortgage Handbook. By KINGMAN NOTT ROBINS. Garden City, New York: Doubleday, Page & Co., 1916. 12mo, pp. xiii+241. \$1.25.

Though the recent interest in rural finance has resulted in extensive study and discussion of foreign rural-credit facilities, the actual condition of rural credits in this country seems to have been little appreciated, according to the author. To spread the knowledge of rural-credit affairs of the United States is the purpose of this volume.

The discussion is limited to such credit as may be safely allowed on a strictly business basis, and does not include the semi-philanthropic schemes that have been advanced for financing those whose means cannot command credit.

A number of factors which govern the rate of interest charged for a farm loan are considered at length, handicaps of mobilizing rural credit are dealt with in detail, and reasons are shown for differences in rate at different places. All this is done with the purpose of showing the underlying principles of rural credit, and to emphasize the futility of trying to improve the terms on which farm loans are made by any other means than removing unnecessary legal obstacles and increasing the efficiency of the credit machinery.

This done, the remainder of the work is devoted to a consideration of the farm mortgage in the United States. Organization and methods of dealers in farm mortgages are described, farm and urban mortgages are compared, and factors determining the best geographic field for seeking mortgages are listed. But of most interest is the thoroughgoing discussion of qualities of farm mortgages as investments; this item would by itself make the book worth while.